



mazon state bank

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²¹
(J. Roman)

September 21, 2005

The Honorable Donald E. Powell, Chairman
Federal Deposit Insurance Corporation
550 17th Street, N. W.
Washington, D.C. 20429

John F. Carter, Regional Director Federal
Deposit Insurance Corporation
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, California 94105

**RE: Comments in Opposition to FDIC Application #20051977;
Wal-Mart's Application for Deposit Insurance and Industrial
Bank Charter**

2005 SEP 23 AM 10 07

Dear Chairman Powell and Regional Director Carter:

I am the President and Chief Executive Officer of a small Community Bank in the middle of Illinois and urge the FDIC to deny the Wal-Mart Application seeking an industrial bank charter and federal deposit insurance as a nonmember bank chartered by the State of Utah.

We serve our community's financial needs with a very personal service. We compete with other community banks on a very level playing field. I feel that if Wal-Mart's request is granted, that it will lead to the growth of a financial institution that will generate outside the basic principles of Community Banking and lead to discounting the safety of the banking system as we know it today.

I feel Wal-Mart will in time ask for broader banking aspirations and if granted, would intern lead to wholesale banking in the future and would be a disservice to our communities and more importantly, the people we service.

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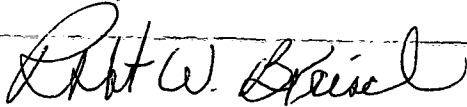
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The separation of banking and commerce in the United States has provided an essential buffer that prevents the economic engine represented by providers of financial services from being contaminated by conflicts of interest and by the concentration of resources.

The credit needs of the local community that my bank serves may be jeopardized by a Wal-Mart bank that does not have the same personal care that my community bank has for our customers. "BIG is not always better."

I respectfully urge the FDIC to deny the Wal-Mart Application for the above reasons. I also suggest that the Public Hearing, at which times these issues and others could be raised by opponents of this application, be available for a more thorough examination.

Sincerely,

A handwritten signature in cursive script, reading "Robert W. Breisch". The signature is written in dark ink and is positioned above the printed name and title.

Robert W. Breisch
CEO and President